

Allegation 7

7. Upon information and belief, during the Periods Involved, you failed to report on your Campaign Disclosure Reports various campaign loans and campaign loan repayments, each of which is a separate violation of Section 8-13-1308.

SC.GOV - SC State Ethics Commission: Public Disclosure and Accountability
Reporting
Individual Reports
Candidate Campaign Disclosure

2012, July 10th Report

Candidate: Ford, Robert I
Position Sought: State Senate
District/Locale: 42
Election Type: General
Election Date: 06/01/2012
Filing Type: Original
Filing Date: 07/10/2012

Select a tab to view more.

Summary Contributions Expenditures **Loans** Loan Payments Assets

Date	Lender	Address	Purpose	Terms	Amount
02/03/2012	Bank of America	PO Box 53150 Phoenix, AZ 85072	Campaign	380 x 24 @ 8%	\$10,000.00
01/10/2011	Synovus Bank NBSC	P. O. Box 105233 Atlanta, GA 30348	Campaign Expenses	400 monthly	\$8,000.00
Total					\$18,000.00

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SC.GOV - SC State Ethics Commission: Public Disclosure and Accountability
Reporting
Individual Reports
Candidate Campaign Disclosure

2013, January 10th Report

[DOWNLOAD CSV FILE](#)

Candidate: Ford, Robert I
Position Sought: State Senate
District/Locale: 42
Election Type: General
Election Date: 01/08/2013
Filing Type: Original
Filing Date: 01/15/2013

Select a tab to view more.

[Summary](#) [Contributions](#) **[Expenditures](#)** [Loans](#) [Loan Payments](#) [Assets](#)

Date	Vendor	Address	Description	Amount
01/02/2013	Synovus Bank	PO Box 105233 Atlanta, GA 30348	Credit Card - Campaign Debt	\$377.36
12/10/2012	USPO - East Bay Station	557 E Bay St Charleston, SC 29403	2100 Stamps First Class	\$945.00
12/07/2012	USPO - Cross Country Station	7075 Cross Country Road N. Charleston, SC 29418	Bulk Mail - Christmas Cards	\$3,101.00
12/02/2012	Synovus Bank	PO Box 105233 Atlanta, GA 30348	Credit Card - Campaign Debt	\$377.36
11/02/2012	Synovus Bank	P.O. Box 105233 Atlanta, GA 30348	Credit Card-Campaign Debt	\$377.36
Total				\$5,178.08

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SC.GOV - SC State Ethics Commission: Public Disclosure and Accountability Reporting
Individual Reports
Candidate Campaign Disclosure

2013, January 10th Report

Candidate: Ford, Robert I
Position Sought: State Senate
District/Locale: 42
Election Type: General
Election Date: 01/08/2013
Filing Type: Original
Filing Date: 01/15/2013

Select a tab to view more.

Summary Contributions Expenditures Loans **Loan Payments** Assets

*** No Loan Repayments Reported. ***

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Print

Lyn Odom

From: Lyn Odom
Sent: Thursday, March 14, 2013 9:03 AM
To: 'robert ford'; gwen bynoe; Gwen Bynoe
Cc: ROBERT FORD
Subject: RE: Loan History (N.B.S.C. ROBERT FORD)

Senator Ford,

Good morning. Thank you for providing a bank printout of the loan payment history on your NBSC (Synovus Bank) loan. Unfortunately, the printout does not reflect the interest and principal portion of each payment that you made. The payments reflected on this printout also are inconsistent with the payments illustrated on the original amortization schedule that you provided, so the amortization schedule is of no help here.

Here is what we need – (1) from both NBSC and Bank of America the full payment history on your loan accounts reflecting interest and principal portions of the payments that you have made; (2) complete copies of your campaign banking account's monthly bank statements from January 2012 through February 2013.

Please make this top priority so that Gwen and I can assist you in making the necessary amendments before filing your next campaign report.

Please let me know if you have any questions.

Best regards,

Lyn
12-6412

From: robert ford [mailto:senatorrford@bellsouth.net]
Sent: Wednesday, March 13, 2013 5:05 PM
To: Lyn Odom; gwen bynoe; Gwen Bynoe
Cc: Robert Ford; ROBERT FORD
Subject: Loan History (N.B.S.C. ROBERT FORD)

Vice President, Commercial Lending

NBSC, A Division of Synovus Bank

158 Meeting Street

Charleston, South Carolina 29401

(O) 843-724-7005

(F) 843-724-7042

Lyn Odom

From: robert ford [senatorrrford@bellsouth.net]
ent: Thursday, March 14, 2013 11:48 PM
o: casdellsingleton@banknbsc.com
Cc: Robert Ford; Lyn Odom
Subject: Loan History (N.B.S.C. ROBERT FORD)

CASDELL,

WILL YOU PLEASE PROVIDE THIS INFORMATION, THANKS, SENATOR ROBERT FORD

Senator Ford,

Good morning. Thank you for providing a bank printout of the loan payment history on your NBSC (Synovus Bank) loan. Unfortunately, the printout does not reflect the interest and principal portion of each payment that you made. The payments reflected on this printout also are inconsistent with the payments illustrated on the original amortization schedule that you provided, so the amortization schedule is of no help here.

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Please let me know if you have any questions.

Best regards,

Lyn

212-6412

From: robert ford [mailto:senatorrford@bellsouth.net]

Sent: Wednesday, March 13, 2013 5:05 PM

To: Lyn Odom; gwen bynoe; Gwen Bynoe

Cc: Robert Ford; ROBERT FORD

Subject: Loan History (N.B.S.C. ROBERT FORD)

Vice President, Commercial Lending

NBSC, A Division of Synovus Bank

158 Meeting Street

Charleston, South Carolina 29401

(O) 843-724-7005

(F) 843-724-7042

(C) 843-460-4057

Lyn Odom

From: robert ford [senatorrford@bellsouth.net]
Sent: Friday, March 15, 2013 10:31 AM
To: Lyn Odom; Gwen Bynoe; gwen bynoe
Cc: Robert Ford; ROBERT FORD
Subject: N.B.S.C. LOAN (ROBERT FORD) Principal & interest payments
Attachments: application2.pdf

Check out my website at
www.senatorrobertford.com

Please forward this e-mail to your contacts.

----- Forwarded Message -----

From: "Singleton,Casdell E" <CASDELLSINGLETON@banknbsc.com>
To: robert ford <senatorrford@bellsouth.net>
Sent: Fri, March 15, 2013 10:23:04 AM
Subject: FW: Principal & interest payments

Senator,

The principal & interest breakdowns are included in the attachments for your records. Call me if you need any additional information

Vice President, Commercial Lending
NBSC, A Division of Synovus Bank
158 Meeting Street
Charleston, South Carolina 29401

(O) 843-724-7005
(F) 843-724-7042
(C) 843-460-4057

We make a living by what we get:we make alive by what we give.

HIST OF NOTE + FEES + PARTS

PROC DATE: 03/15/13

ACCOUNT:

SEARCH 1: 10

INQUIRY: 242

SEARCH 2:

AUTHORITY CODE: 0

PAGE REQUEST: 001 PAGE NO: 001

FORD ROBERT

SEARCH 3:

TRAN	EFF DT	TR#	TRANS AMT	PAYMENT/TRANS	ALLOC	PART/CK	PAYEE
	ACT DT		LOAN BAL				
			ESC BAL				
610	03/05/12	001	377.36	320.96	BAL		
	03/05/12		7,189.22	56.40	INT		
			0.00				
		SRC: 990 CTL: 99554470					TERM: BATCH
610	03/06/12	001	377.36	375.43	BAL		
	03/06/12		6,813.79	1.93	INT		
			0.00				
		SRC: 990 CTL: 99562340					TERM: BATCH
610	05/01/12	001	377.36	275.01	BAL		
	05/01/12		6,538.78	102.35	INT		
			0.00				
		SRC: 990 CTL: 99825440					TERM: BATCH

PRESS PA1 FOR NEXT PAGE

HIST OF NOTE + FEES + PARTS

PROC DATE: 03/15/13

AUTHORITY CODE: 0

PAGE REQUEST: 001 PAGE NO: 002

FORD ROBERT

SEARCH 3:

CCOUNT: 1 - INQUIRY: 242
SEARCH 1: 10 SEARCH 2:

TRAN	EFF DT	TR#	TRANS AMT	PAYMENT/TRANS	ALLOC	PART/CK	PAYEE
	ACT DT		LOAN BAL				
			ESC BAL				
610	05/14/12	001	377.36	354.56	BAL		
	05/14/12		6,184.22	22.80	INT		
			0.00				
		SRC: 990 CTL: 99898760					TERM: BATCH
610	06/06/12	001	377.36	339.21	BAL		
	06/06/12		5,845.01	38.15	INT		
			0.00				
		SRC: 990 CTL: 99121060					TERM: BATCH
610	07/02/12	001	377.96	337.20	BAL		
	07/02/12		5,507.81	40.76	INT		
			0.00				
		SRC: 990 CTL: 99263450					TERM: BATCH

PRESS PA1 FOR NEXT PAGE, PF13 FOR PREVIOUS PAGE

HIST OF NOTE + FEES + PARTS

PROC DATE: 03/15/13

AUTHORITY CODE: 0

PAGE REQUEST: 001 PAGE NO: 004

COUNT:

INQUIRY: 242

FORD ROBERT

SEARCH 1: 10

SEARCH 2:

SEARCH 3:

TRAN	EFF DT	TR#	TRANS AMT	PAYMENT/TRANS	ALLOC	PART/CK	PAYEE
	ACT DT		LOAN BAL				
			ESC BAL				
610	10/24/12	001	377.36	366.45		BAL	
	10/24/12		4,153.96	10.91		INT	
			0.00				
		SRC: 990 CTL: 99005270					TERM: BATCH
610	02/06/13	001	377.36	260.37		BAL	
	02/06/13		3,893.59	116.99		INT	
			0.00				
		SRC: 990 CTL: 99650990					TERM: BATCH
610	03/04/13	001	377.36	350.21		BAL	
	03/04/13		3,543.38	27.15		INT	
			0.00				
		SRC: 990 CTL: 99804680					TERM: BATCH

NO PARTICIPATIONS, PF13 FOR PREVIOUS PAGE

Universal Credit Application
(Consumer Residential Real Estate or Home Improvement)

1. Type of Application					
<small>(Check only one of the four checkboxes; and sign, if joint credit)</small>					
<input checked="" type="checkbox"/> Individual Credit. If checked, this is an <u>Application for Individual Credit - relying solely on my income and assets.</u>					
<input type="checkbox"/> Individual Credit with Another. If checked, this is an <u>Application for Individual Credit - relying on my income and assets and on income and/or assets of another as a basis for loan qualification.</u> (Complete Applicant and Co-Applicant sections.)					
<input type="checkbox"/> Individual Credit (Community Property State). If checked, this is an <u>Application for Individual Credit - relying on my income or assets.</u> The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. (Complete Applicant and Co-Applicant sections.)					
<input type="checkbox"/> Joint Credit. If checked, this is an <u>Application for Joint Credit.</u> By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for <u>joint credit.</u> (Complete Applicant and Co-Applicant sections.)					
Applicant for Joint Credit <u>ROBERT FORD</u>		Co-Applicant for Joint Credit _____			
2. Type of Loan and Terms of Credit Requested					
Mortgage Applied For <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Closed-end Real Estate Loan		<input type="checkbox"/> Construction Line of Credit <input type="checkbox"/> Home Improvement Line of Credit <input checked="" type="checkbox"/> Closed-end Unsecured Loan			
Amount/Credit Limit \$ <u>8,175.00</u>		Application Number _____			
Maturity In Months/ Amortization In Months 24		Rate Type <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable <input type="checkbox"/>			
Payment Type: P&I/Single Pay/ Interest Only Principal and interest					
3. Property Information and Purpose of Credit					
Subject Property Address (street, city, state & ZIP)			No. of Units		
Legal Description of Subject Property (attach description if necessary)			Year Built		
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Home Improvement <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Bridge: <input type="checkbox"/> Other:		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence			
Complete this line if this is a refinance loan or a home improvement line of credit.		Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made			
Year Acquired	Original Cost	Amount Existing Liens	Cost: \$		
	\$	\$			
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)		
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					
Applicant		4. Applicant Information		Co-Applicant	
Applicant's Name <u>ROBERT FORD</u>		Co-Applicant's Name _____			
Social Security No.	Primary Phone	Date of Birth	Social Security No.	Primary Phone	Date of Birth
	<u>843-813-1777</u>	<u>12/26/1948</u>			
ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By
E-mail Address		E-mail Address			
(do not complete if application is for individual unsecured credit) <input type="checkbox"/> Married (including registered domestic partner or civil union) <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)		Dependents (not listed by Co-Applicant) No. Ages		(do not complete if application is for individual unsecured credit) <input type="checkbox"/> Married (including registered domestic partner or civil union) <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	
				Dependents (not listed by Applicant) No. Ages	
Present Address <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. <u>23</u> <u>1151 BARRETT RD</u> <u>CHARLESTON, SC 294077003</u>		Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address			
Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____		Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____			
(Complete if less than 2 years ago)		(Complete if less than 2 years ago)			

6. Monthly Income and Combined Housing Expense Information						
Gross Monthly Income	Applicant	Co-Applicant	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$ 5,731.00	\$	\$ 5,731.00	Rent	\$ 0.00	
Overtime	0.00		0.00	First Mortgage (P&I)	0.00	\$ 377.36
Bonuses	0.00		0.00	Other Financing (P&I)	0.00	
Commissions	0.00		0.00	Hazard Insurance		
Dividends/Interest	0.00		0.00	Real Estate Taxes		
Net Rental Income	0.00		0.00	Mortgage Insurance		
Other (before completing, see the notice in "Describe Other Income," below)	0.00		0.00	Homeowner Assn. Dues	0.00	
				Other	0.00	
Total	\$ 5,731.00	\$	\$ 5,731.00	Total	\$ 0.00	\$ 377.36

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

Completed ☐ Jointly ☐ Not Jointly

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

LCA-RE 11/1/2010
Page 2 of 5

7. Assets and Liabilities (Continued)

Assets	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below		Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/ Months	\$
		Acct. no.	<input type="checkbox"/> Revolving	
Life Insurance net cash value	\$	Name and address of Company	\$ Payment/ Months	\$
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.	<input type="checkbox"/> Revolving	
		Name and address of Company	\$ Payment/ Months	\$
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.	<input type="checkbox"/> Revolving	
		Name and address of Company	\$ Payment/ Months	\$
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)	\$			
		Total Monthly Payments	\$	
Other Assets (from continuation page, if any)	\$	Other Liabilities (from continuation page, if any)		\$
Total Assets (a)	\$	Net Worth (a - b)	\$	Total Liabilities (b)

8. Declarations

Applicant		Co-Applicant		Applicant		Co-Applicant	
Yes	No	Yes	No	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>					
d. Are you a party to a lawsuit?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>					

8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?				
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JO)?				
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

9. Continuation and Additional Information

Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

10. Federal Notices

Important Applicant Information. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and Federal law.

False Statements. By signing below, I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, *et seq.*

11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

12. Acknowledgment and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, *et seq.*; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use;

12. Acknowledgment and Agreement (Continued)

(4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

I acknowledge receipt of the Home Equity brochure and the Lender's Home Equity disclosure statement on today's date.

X Robert Ford 12/21/2011 X 12/21/2011
Applicant's Signature ROBERT FORD Date Co-Applicant's Signature Date

13. Information for Government Monitoring Purposes

Important Instruction. We request that you complete this section if you are applying for any of the following: (1) a home purchase loan secured by a dwelling, (2) refinancing of a loan whereas both the old and new loans are secured by a dwelling and in the same name of the borrower herein, or (3) a home improvement loan.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, the Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant <input type="checkbox"/> I do not wish to furnish this information	Co-Applicant <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

For Mortgage Loan Originator

This information ☐ In a face-to face interview ☒ In a telephone interview
was provided: ☐ By the applicant and submitted by fax or mail ☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature	Date	Loan Originator's Phone Number
X		843-851-5041
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address
		NBSC a division of Synovus Bank 1148 Broadway Columbus, GA 31901
Loan Origination Company's Name	Loan Origination Company Identifier	

Transaction Worksheet - Optional

a. Purchase price	\$	k. Applicant's closing costs paid by Seller	\$
b. Alterations, improvements, repairs		l. Other Credits (explain)	
c. Land (if acquired separately)			
d. Refinance (include debts to be paid off)			
e. Estimated prepaid items		m. Loan amount (exclude PMI, MIP, Funding Fee financed)	8,175.00
f. Estimated closing costs	0.00	n. PMI, MIP, Funding Fee financed	
g. PMI, MIP, Funding Fee		o. Loan amount (add m & n)	8,175.00
h. Discount (if Applicant will pay)		p. Cash from/to Applicant (subtract j, k, l & o from i)	-8,175.00
i. Total costs (add items a through h)	0.00		
j. Subordinate financing			

For Lender's Use

Lender's Initial Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien <input type="checkbox"/> Subordinate Lien	First Lien Holder's Name & Address (if any) Loan No.	Second Lien Holder's Name & Address (if any) Loan No.
Date Application Received 12/21/2011	Received By Barbara McFadden	Amount Requested \$8,000.00
Decision <input checked="" type="checkbox"/> Approved <input type="checkbox"/> Denied	Decision Date 12/27/2011	Decision By Barbara McFadden
HMDA Reportable <input checked="" type="checkbox"/> Yes	Amount Approved \$8,000.00	Initial Advance (if applicable)
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Rescindable <input type="checkbox"/> Yes	Early Disclosures Given <input type="checkbox"/> Yes, on
		Funding Date December 27, 2011
		High Cost Mortgage <input type="checkbox"/> Yes High Priced Mortgage <input type="checkbox"/> Yes

Received
CLP

Rec'd
Lender

Vault

Unsecured
(New, renewal, or refi)

Documentation checklist

- ☒ Agreement (note)
- ☒ Application
- ☒ Itemization Form
- ☒ Credit Score Disclosure
- ☒ Auto Transfer form (if applicable)
- ☒ Evaluation (w/ lender's signature, limits
& total debt, this takes the place of a memo)
- ☒ Credit Bureau
- ☐ Personal financial statement (only needed if loan is
\$25,000 & up, unsecured or more than \$50,000 total debt.
Write tax ID#, acct & note # in upper right hand corner)
- ☐ Income Verification (see separate explanation)

Note, Disclosure, and Security Agreement

Lender NBSC a division of Synovus Bank 1148 Broadway Columbus, GA 31901	Borrower ROBERT FORD 1151 BARRETT RD CHARLESTON, SC 294077003	Loan Number <u>1272112011</u> Loan Date <u>12/2/2011</u> Maturity Date <u>1/05/2014</u> Loan Amount <u>8,175.00</u> Renewal of _____
---	---	--

☐ Refer to the attached addendum for additional Borrowers and their signatures

Truth-in-Lending Disclosures

Annual Percentage Rate The cost of my credit as a yearly rate. 11.907 %	Finance Charge The dollar cost amount the credit will cost me. \$ 1,056.66	Amount Financed The amount of credit provided to me or on my behalf. \$ 8,000.00	Total of Payments The amount I will have paid when I have made all scheduled payments. \$ 9,056.66
--	---	---	---

*e" means an estimate

My Payment Schedule Will Be:

Payments	Amount of Payments	When Payments Are Due
23	\$ 377.36	Monthly Beginning 2/05/2012
1	\$ 377.38	Final payment due on 1/05/2014

Demand. ☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Prepayment. If I pay off this note early, I ☐ may ☒ will not have to pay a minimum charge.

☒ If I pay off this note early, I may be entitled to a refund of part of the additional finance charge.

Late Charge. I will be charged a late charge when an installment is not paid within 10 days after it is due. This charge will be 5% of the unpaid portion of the installment, or \$ 17.00, whichever is less. However, this charge will not be less than \$ 6.80. These amounts may change pursuant to §§ 37-3-203 and 37-1-109 of the South Carolina Code of Laws so to always be the maximum amount allowed by law.

Security. I am giving a security interest in:

☐ the goods or property being purchased.

☐ collateral securing other loans with you may also secure this loan.

☐ (brief description of other property)

Filing Fees. \$ _____

Non-filing Insurance. \$ N/A

☐ **Required Deposit.** The annual percentage rate does not take into account my required deposit.

☒ **Assumption.** Someone buying the property securing this obligation cannot assume the remainder of the obligation on the original terms.

Contract Documents. I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Promissory Note

Promise to Pay. For value received, I promise to pay to you, or your order, at your address above, the principal sum of \$ 8,175.00 plus interest from December 27, 2011 at the rate 9.790 % per year until paid in full. Interest accrues on a Actual day/365 day year basis. I agree to pay late charges in accordance with the provisions shown in the Truth-in-Lending Disclosures. The purpose of this loan is Replace HVAC Unit

Payment. I will pay this note as follows:

☐

☒ This note has 24 payments. The first payment will be in the amount of \$ 377.36 and will be due 2/05/2012. A payment of \$ 377.36 will be due on the 5th day of each month thereafter. The final payment of the entire unpaid balance of principal and interest will be due 1/05/2014.

☒ **Additional Finance Charge.** I also agree to pay a refundable fee of \$ 175.00, and it will be ☐ paid in cash. ☐ paid pro rata over the loan term. ☒ withheld from the proceeds. (If this fee is withheld from the proceeds, the amount is included in the principal sum.)

☐ **Minimum Charge.** I agree to pay a minimum charge of \$ _____ if I pay this note off before you have earned that much in loan finance charges.

☐ **Other Terms.**

Itemization of Amount Financed

Amount given to me directly	\$ See attached
Amount paid on my (loan) account	\$ itemization
Amount paid to others on my behalf (You may retain or receive a portion of these amounts.)	\$ _____
To insurance companies	\$ _____
To public officials	\$ _____
(less) Prepaid Finance Charge(s)	\$ _____
Amount Financed	\$ _____

Security Agreement

Security. To secure the obligations of this Loan Agreement, I give you a security interest in the Property described below:

☐ **All Debts.** The Property will also serve as collateral for all present and future debts.

☐ **Other Security.** This Loan Agreement is secured by

I am required to maintain insurance on the Property to protect your interest. If I fail to maintain the required insurance, or fail to provide you with evidence of insurance, I understand and agree to the following.

- You may (but are not required to) place insurance on the Property to protect your interest, which will not cover my equity in the Property.
- The insurance you provide may be written by a company other than one I would choose and may be written at a higher rate than I could obtain if I purchased the insurance.
- I will pay for the costs of any Property insurance you provide.

Authority to Perform. I authorize you to do anything you deem reasonably necessary to protect the Property and your security interest in the Property. If I fail to perform any of my duties under this Loan Agreement, you are authorized, after providing me with any required notice and opportunity to perform, to perform the duties or cause them to be performed and add the costs of performance to the Secured Debts. These authorizations include, but are not limited to, permission to pay for the repair, maintenance, and preservation of the Property and taking any action to obtain or preserve the benefits and rights of the Property. Your authority to perform for me will not create an obligation to perform and your failure to perform will not preclude you from exercising any other rights under the law or this Security Agreement. If you come into actual or constructive possession of the Property, you will preserve and protect the Property to the extent required by law. Your duty of care with respect to the Property will be satisfied if you exercise reasonable care in the safekeeping of the Property or in the selection of a third party in possession of the Property.

Third Party Agreement

For the purposes of the provisions within this enclosure, *I, me, or my* means the person signing below and you means the Lender identified in this Loan Agreement.

I agree to give you a security interest in the Property that is described in the Security Agreement section. I agree to the terms of this Loan Agreement, but I am in no way personally liable for payment of the debt. This means that if the Borrower defaults, my interest in the secured Property may be used to satisfy the Borrower's debt. I agree that you may, without releasing me or the Property from this Third Party Agreement and without notice or demand upon me, extend new credit to any Borrower, renew or change this Loan Agreement one or more times and for any term, or fail to perfect your security interest in, impair, or release any security (including guaranties) for the obligations of any Borrower.

I have received a completed copy of this Loan Agreement.

X _____ (Seal)

X _____ (Seal)

Insurance

Credit Insurance. Credit life, credit accident and sickness (disability), and any other insurance coverage quoted below, are not required to obtain credit and you will not provide them unless I sign and agree to pay the additional premium. If I want such insurance, you will obtain it for me (if I qualify for coverage). You are quoting below ONLY the coverages I have chosen to purchase.

Credit Life	Premium	\$ NA
<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> None	Term	NA
Credit Disability	Premium	\$ NA
<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> None	Term	NA
	Premium	\$ NA
<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> None	Term	NA

Signature. My signature below means I want (only) the insurance coverage(s) quoted above. If "None" is checked, I have declined the coverage you offered.

X _____ DOB _____

X _____ DOB _____

X _____ DOB _____

☐ **Single Interest Insurance.** I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay \$ NA for NA of coverage.

☒ **Property Insurance.** I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay \$ NA for NA of coverage.

Federal Sale of Insurance Disclosure

Product refers to any insurance product or annuity I purchase from you. With regard to any Product I purchase from you, the following apply.

- The Product is not a deposit account or other obligation of any depository institution or any affiliate of any depository institution.
- The Product is not guaranteed or insured by any depository institution or any affiliate of any depository institution.
- The Product is not insured by the Federal Deposit Insurance Corporation (FDIC).
- The Product, except in the case of Federal Flood Insurance or Federal Crop Insurance, is not insured by any federal government agency.
- ☐ If this box is checked, there is investment risk associated with the Product, including the possible loss of value.

By signing, I acknowledge that I have received a copy of this disclosure on today's date. Unless these disclosures are provided electronically or I have purchased the Product by mail, I also acknowledge that you have provided these disclosures to me orally.

X _____ Date _____

X _____ Date _____

X _____ Date _____

Notice to Cosigner

You (the cosigner) are being asked to guaranty this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You also may have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.

Signatures

By signing under seal, I agree to the terms contained in this Loan Agreement. I also acknowledge receipt of a copy of this Loan Agreement on today's date.

Cosigner's. See Notice to Cosigner above before signing.

X Robert Ford (Seal)

X _____ (Seal)

X _____ (Seal)

Signature _____

Barbara McFadden

Title _____

Vice President



a division of SYNOVUS BANK
P.O. BOX 1457 • COLUMBIA, SC 29202

OFFICIAL CHECK

280143624

DATE **DECEMBER 27, 2011**

64-60
611

PAY **Eight thousand dollars and No cents**

\$8,000.00 ~~xx~~

TO THE ORDER OF **Robert Ford**

REMITTER **NBSC**

FOR **loan proceeds**
PAYABLE THROUGH SYNOVUS BANK COLUMBUS, GA
LOAN#

closed-end unsecured

OFFICER APPROVAL

AUTHORIZED SIGNATURE
NOT NEGOTIABLE

Kristal Buford

⑈ 280143624 ⑈ ⑆5834⑈8888⑆6565741701⑈

LOANS IN PROCESS - DEBIT

DATE **12/27/2011**

ACCOUNT NUMBER

NOTE NUMBER

PREPARED BY:

Kristal Buford

APPROVED

Meenan

DESCRIPTION: **Robert Ford**
closed-end unsecured loan

AMOUNT

\$ **8,000.00**

⑈00278811⑈ ⑆3000⑈1111⑆ 88880558007⑈

TO POST ONLY

ROBERT FORD
1151 MARKET DR
CHARLESTON, SC 29407

DATE 12-28-11
RECEIVED BY [Signature]

AMOUNT \$ 8000.00

8000.00

8000.00

Date 12-28-2011 Sequence 31891130 Serial 0 TR
Account 1 TranCode 600 Amount 8000.00 Dbr C
InstID 831 EmployeeFlag 00 MIInstID 831 MIFromInstID 831
MIAccount 1 MICostCenter 8888 MIApplID 1 MIBranch 31

12/28/11 04:46 PM
\$8,000.00
831041

TR:56 31-5

831

CHECKS
TOTAL

DATE	AMOUNT	CHECK NO.	DESCRIPTION
12/28/11	8000.00	600	TR:56 31-5
TOTAL			

Statement of Account

Last statement: December 26, 2011

This statement: January 26, 2012

Total days in statement period: 31

Page 1 of 3

ROBERT FORD
PO BOX 21302
CHARLESTON SC 29413-1302

Direct inquiries to: 0
800-708-5687

Summary of Account Balance

Account	Number	Ending Balance
Signature Free Checking		\$58.77

Signature Free Checking

Account Number

Beginning balance	429.15
Deposits/Credits	10,812.18
Withdrawals/Debits	11,182.56
Ending balance	58.77

Average collected balance
2,127.00

Checks

Number	Date	Amount	Control
371	01-09	180.00	000005138904850
373 *	01-09	230.00	000005555424405
374	01-11	100.00	000005139444625
375	01-11	100.00	000005139457650
443 *	12-27	100.00	000005235859330
447 *	01-13	188.00	000005238184110
496 *	01-04	800.00	000005434107960
497	01-09	154.29	000005335132075
500 *	01-04	250.00	000005236952280
501	01-04	60.00	000005236959770
502	01-04	75.00	000005434111830
503	01-03	8,000.00	000005334558105
504	01-04	100.00	000005236876955
505	01-05	100.00	000005555057900
537 *	01-20	60.00	000005336645770
538	01-23	50.00	000005436435940

* Skip in check sequence

January 26, 2012

ROBERT FORD

Page 2 of 3

Other Debits

Date	Transaction Type	Reference Number	Description	Amount
12-28	Electronified Check	021000020358837	STATE FARM RO 27 PYMT	67.20
01-03	Electronified Check	051405516685544	111228 446 CAPITAL ONE ARC CHECK PYMT	150.00
01-03	Electronified Check	021000022066669	120103 498 CHASE CHECK PYMT	170.00
01-06	Check Card Purchase	000000001770000	120103 0499 MERCHANT PURCHASE TERMINAL 444500	43.40
01-09	Check Card Purchase	000001581810000	DILLARD S 161 CITADEL MACHARLESTO SC TRAN DATE 01-05-124358793400071569 MERCHANT PURCHASE TERMINAL 407105	4.35
01-09	Check Card Purchase	000009800040000	OMYDELI CHARLESTO SC TRAN DATE 01-07-124358793400071569 MERCHANT PURCHASE TERMINAL 441289	8.32
01-10	Electronified Check	022000020091527	CAJUN CAFE NORTH CHA SC TRAN DATE 01-07-124358793400071569 HSBC CREDIT SVC3 CHECKPAYMT	120.00
01-17	Overdraft Fee	669000117100244	120110 372 FOR OVERDRAFT CHECK # 447	36.00
01-23	Overdraft Fee	669000123085103	FOR OVERDRAFT CHECK # 537	36.00

Deposits/Other Credits

Date	Transaction Type	Reference Number	Description	Amount
12-28	Deposit	000000031891130		8,000.00
12-30	Preauthorized Credit	053102533624242	GARS PAYROLL 111230 251027019	2,387.18
01-17	Deposit	000000009025990		200.00
01-23	Deposit	000000031098520		225.00

ROBERT FORD
151 BARRETT RD.
CHARLESTON, SC 29407

DATE 1-2-12

503

PAY TO THE ORDER OF Kim Greene \$ 8000.00

Eight Thousand & no/100

NBSC

Robert Ford

1053200665121

Date 01-03-2012 Sequence 5334558105 Serial 503 T
Account TranCode 0 Amount 8000.00 DbCr D
InstID 831 EmployeeId 00 MIInstID 831 MIFromInstID 165
MIAccount MICostCenter 8888 MIAppID 2 MIBranch 0

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Page 1 of 3
Statement Period
12-23-11 through 01-24-12
B 15 0 H P PH 15 0093
Number of checks enclosed: 0
Account Number:



25005 001 SCM999 0

ROBERT FORD CAMPAIGN FUND
PO BOX 21302
CHARLESTON, SC 29413-1302

Our Online Banking service allows you to check balances, track account activity and more.
With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.
Enroll at www.bankofamerica.com.

Customer Service Information
www.bankofamerica.com

For additional information or service, you may call:
1.800.432.1000 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español



Or you may write to:
Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Deposit Accounts

Regular Checking

ROBERT FORD CAMPAIGN FUND

Your Account at a Glance

Account Number	
Beginning Balance on 12-23-11	\$ 253.05
Deposits and Other Additions	+ 3,920.00
Checks Posted	- 1,875.00
Service Charges and Other Fees	- 14.00
Other Subtractions	- 40.00
Ending Balance on 01-24-12	\$ 2,244.05

ROBERT FORD CAMPAIGN FUND

Page 2 of 3
 Statement Period
 12-23-11 through 01-24-12
 B 15 0 H P PH 15
 Number of checks enclosed: 0
 Account Number

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-28	750.00 +	1,003.05	Counter Credit
12-28	40.00-	963.05	Deposit Corr/Adj Fee Image
01-03	185.00 +	1,148.05	Counter Credit
01-03	200.00-	948.05	Check 5542
01-03	100.00-	848.05	Check 5541
01-03	50.00-	798.05	Check 5546
01-10	420.00 +	1,218.05	Counter Credit
01-10	50.00-	1,168.05	Check 5545
01-11	50.00-	1,118.05	Check 5549
01-13	270.00 +	1,388.05	Counter Credit
01-23	2,295.00 +	3,683.05	Counter Credit
01-24	1,200.00-	2,483.05	Check 5548
01-24	225.00-	2,258.05	Check 5547
01-24	14.00-	2,244.05	Monthly Maintenance Fee

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
5541	01-03	100.00	5546	01-03	50.00	5549	01-11	50.00
5542	01-03	200.00	5547	01-24	225.00			
* 5543	01-10	50.00	5548	01-24	1,200.00			

Total Checks Posted \$1,875.00

* Gap in sequential check numbers.

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	253.05	01-10	1,168.05	01-23	3,683.05
12-28	963.05	01-11	1,118.05	01-24	2,244.05
01-03	798.05	01-13	1,388.05		



Capture Date: 07/03/2012 Sequence #: 7792700768

ROBERT FORD CAMPAIGN FUND		1073
PO BOX 21302		
CHARLESTON SC 29413-1302		67-448/539 SC
PHONE 843-813-1777		2931
DATE <u>6 30 12</u>		
PAY TO THE ORDER OF <u>W. B. S. C.</u>		\$ <u>377.96</u>
<u>Three Hundred Seventy Five & 96/100</u>		DOLLARS
Bank of America		
ACH # 083904483		
FOR	<u>Robert Ford</u>	
⑈001073⑈ ⑈053904483⑈		

Electronic Endorsements

Date	Sequence	Bank #	Endrs Type	TRN	RRC	Bank Name
07/03/2012	007792700768	112002080	Co1 Bank	N		BANK OF AMERICA, NA
07/02/2012	0199263460	61100606	Rtn Loc/BOFD	Y		SYNOVUS BANK

No Payee Endorsements Found



Capture Date: 07/31/2012 Sequence #: 7992651411

ROBERT FORD CAMPAIGN FUND		1060
PO BOX 21302 CHARLESTON SC 29413-1302 PHONE 843-813-1777		87-418-539 SC 2931
DATE <u>7-28/12</u>		
PAY TO THE ORDER OF	<u>Synovus Bank (NBSC)</u>	\$ <u>200.00</u>
<u>Two Hundred & 00/100</u>		DOLLARS
Bank of America		
ACH R/T 083004483		
FOR # <u>9</u>	<u>Robert Ford</u>	
⑈001060⑈ ⑆053904483⑆		

Electronic Endorsements

Date	Sequence	Bank #	Endrs Type	TRN	RRC	Bank Name
07/31/2012	0199417080	61100606	Rtn Loc/BOFD	Y		SYNOVUS BANK
07/31/2012	007992651411	112002080	CoI Bank	N		BANK OF AMERICA, NA

No Payee Endorsements Found



Capture Date: 03/25/2013 Sequence #: 3992564571

9

ROBERT FORD CAMPAIGN FUND 03-12 1161
PO BOX 21302
CHARLESTON SC 29413-1302 67-448/539 SC 1712

DATE 3-22-13

PAY TO THE ORDER OF Robert Ford \$ 377.00

Three Hundred Seventy Seven and 100/100 DOLLARS

Bank of America
ACH N/T 063904483

FOR NBSC

Robert Ford

⑈001161⑈ ⑆053904483⑆

Electronic Endorsements

Date	Sequence	Bank #	Endrs Type	TRN	RRC	Bank Name
03/22/2013	0031057410	61100606	Rtn Loc/BOFD	Y		SYNOVUS BANK
03/25/2013	003992564571	112002080	Col Bank	N		BANK OF AMERICA, NA

No Payee Endorsements Found